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**DAILY EDITORIAL
ANALYSIS**

TOPIC

**An Ageing India: The
Magnitude and the Multitude**

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AN AGEING INDIA: THE MAGNITUDE AND THE MULTITUDE

Context

- The ageing phenomenon is the most notable experience of the 21st century with remarkable improvement in human longevity complemented by the lowest levels of reproduction.

About the Ageing Population in India

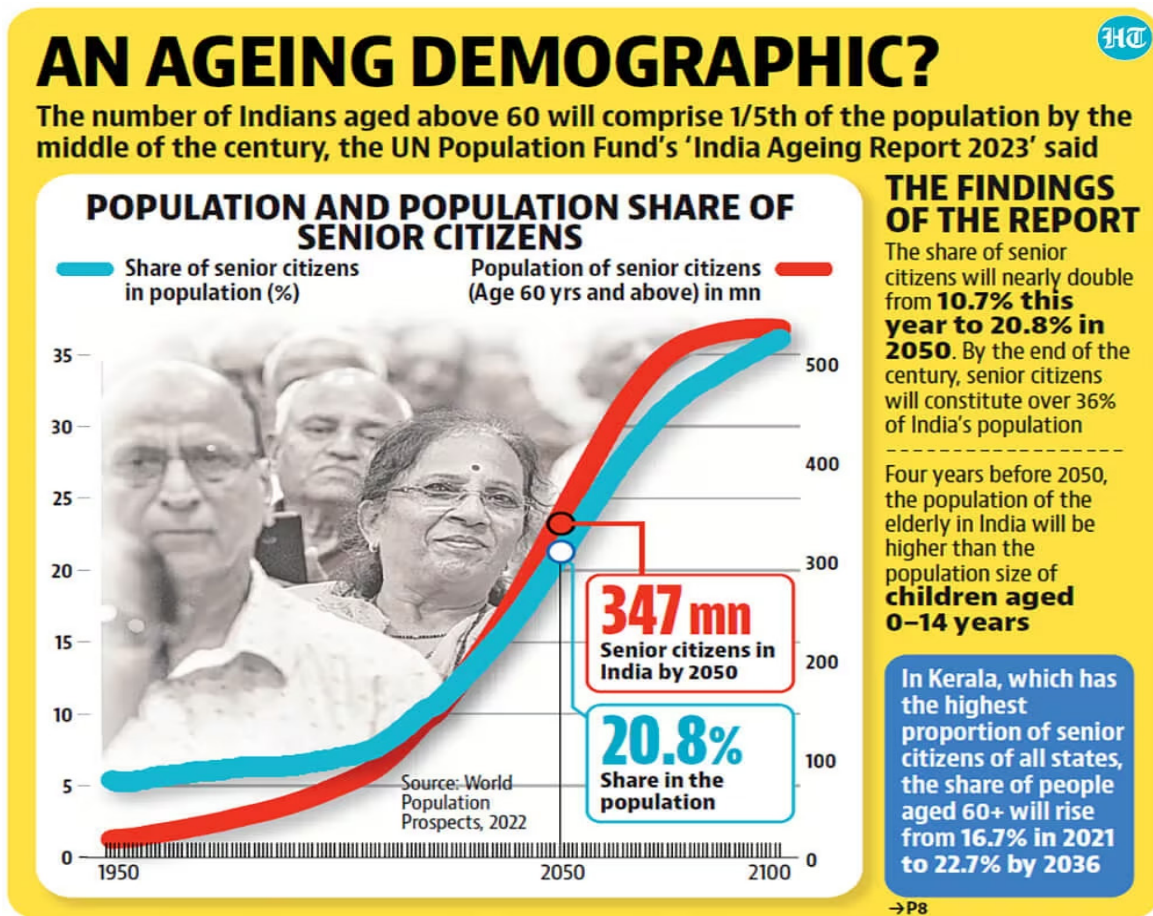
- India is experiencing a significant **demographic shift**, with its elderly population projected to double by 2050. The **current elderly population** of 153 million (aged 60 and above) is expected to reach a staggering 347 million by 2050.
- According to the **United Nations Population Fund's India Ageing Report 2023**, the percentage of the elderly population in India is estimated to grow from 10.5% in 2022 to 20.8% by 2050.
 - ♦ It represents a rise from 14.9 crore to an estimated 34.7 crore individuals aged 60 and above.
 - ♦ It aims **to surpass the number of children** (aged 0 to 15 years) by 2046, indicating a reversal in the age structure that has historically been dominated by a young populace.
- The **National Commission on Population Report (2020)** estimated it to be at 41%, and by 2050, and projected to make up over 20% of the total population.
- The **India Ageing Report 2023** provides a comprehensive review of the living conditions and welfare of older individuals in India, leveraging data from various sources including the **Longitudinal Ageing Survey in India (LASI)**, **Census of India**, and **Population Projections by the Government of India**.
 - ♦ According to it, the decadal growth rate of the elderly population of India is currently estimated to be at 41%, and the percentage of the elderly population in the country is projected to double to 20.8% of the total population by 2050.
 - ♦ Further, the **sex ratio (females per 1,000 males)** among the elderly has been climbing steadily since 1991, with the ratio in the general population stagnating.
- According to **Census 2011**, India has 104 million older people (60+ years), constituting 8.6% of total population. Amongst the elderly (60+), females outnumber males.

Projected Elderly Population Growth

- Population Estimate: 319 million by mid-century.
- Growth Rate: Approximately 3% annually (predominantly be female with a sex ratio of 1,065 females per 1,000 males).

Demographics of the Elderly

- **Gender Ratio:** Predominantly female with 1,065 females per thousand males.
- **Widowhood:** 54% of elderly women will be widows.
- **Living Alone:** 6% of elderly men and 9% of elderly women live alone.
- **Rural Elderly:** 70% residing in rural areas.



Associated Challenges

- The above **demographic shift** poses challenges for policy-making, healthcare, and social security systems as they adapt to cater to an increasingly older population. It highlights the need for a robust framework for elderly care and support systems in India.
- **Providing Care:** HelpAge India found that the physical challenges in **providing care**, along with **financial security** to the elderly are reported by around 29% of caregivers, with female caregivers reporting more difficulties.
- **Feminisation and Ruralisation:** These are notable aspects that require attention, as policies must be tailored to address the unique needs of elderly women and those living in rural areas.
- **Ageing and Health:** Increase in longevity and decline of joint family and breakdown in social fabric pushes seniors into **loneliness and neglect**.
 - ♦ **Poor Health Reports:** A quarter of the elderly report poor health.
 - ♦ **Chronic Diseases:** 75% suffer from one or more chronic conditions.
 - ♦ **Disabilities:** 40% of those aged 45 and above have disabilities.
 - ♦ **Diabetes and Cancer:** High prevalence among the elderly in India.
 - ♦ **Mental Ailments:** 20% aged above 45 report issues, mainly depression.
 - ♦ **Abuse Reports:** 5% report abuse, with higher frequency in rural women.
- **Nutrition Challenges:** Instances of smaller meal portions, skipped meals, and hunger without eating.
- **Vulnerabilities in Indian Elderly**
 - ♦ **Daily Living Activities:** 20% face restrictions;
 - ♦ **Multi-morbidity:** Health issues are common.
 - ♦ **Poverty:** Financial struggles are widespread.

- ◆ **Income Absence:** Lack of regular earnings.
- **State Variations and LASI Report:** The Longitudinal Ageing Survey of India highlights disparities across states. Compared with southern and western India, central and northeastern regions have the younger group of States as indicated by the ageing index.
- **Limited Scheme Awareness:** Government Schemes like IGNOAPS, IGWPS, and Annapurna have limited reach.
- **Welfare Provisioning:** However, there are legal and concessional measures in place, but there is an **awareness gap** (low awareness of existing welfare laws and schemes, and awareness of legal rights and concessions)
 - ◆ **Maintenance and Welfare Act:** Only 12% aware of the Act of 2007.
 - ◆ **Concessional Awareness:** 28% know about concessions for the elderly.

Related Initiatives

- **Statutory Provisions:** The National Policy on Older Persons 1999, Maintenance and Welfare of Parents and Senior Citizens Act, 2007 and National Policy for Senior Citizens 2011, provide the legal framework for supporting the needs of seniors.
- **NITI Aayog** has released the **SDG India Index and Dashboard 2020–21**, which tracks progress on various indicators aligned with the **National Indicator Framework (NIF)**.
 - ◆ It aims to refine and improve outcomes and impacts for all States and UTs in India.
- **Inclusive Policies, Programmes, and Schemes** like National Programme for Health Care of the Elderly, the National Social Assistance Programme (NSAP), the Maintenance and Welfare of Senior Citizens Act, 2007 and the (Amendment) Bill, Atal Vayo Abhyuday Yojana' (AVYAY), and **Elderline (a national helpline)**, among others.
 - ◆ The **National Programme for Health Care of Elderly and Health and Wellness Centres** under the **Ayushman Bharat** programme provide dedicated healthcare to elderly at primary health care settings.
 - ◆ It was a frontrunner in addressing the concerns of the elderly through its National Policy on Older Persons (NPOP) in 1999, three years before the **Madrid International Plan of Action on Ageing (MIPPA)**.

Further Approaches

- **Inclusion Principles** (Essential for addressing vulnerabilities) like Social Security Measures; and Life Course Perspective;
- **Preparatory Measures** (Importance of planning for later life stages) like focusing beyond Financial Independence for ensuring health and productivity in extended lifespans; Evaluation of Ageing; and Individual Focus (Current evaluations prioritise personal attributes over life conditions)
- **Need for Social Agency**
 - ◆ **Movement Creation:** Essential to empower the vulnerable elderly group.
 - ◆ **Institutional Innovation:** Shift perception from liability to asset.
 - ◆ **Transformational Focus:** Youth mobility, digitalisation, and social inclusion.
- **Health Care:** Catering specialised health care services to the special needs of seniors and the elderly. For example, **geriatric health care, long-term care facilities** - particularly as children find themselves abroad with parents back in India, and medical professionals trained to address the issues of the elderly.
- **Fostering Positive Intergenerational Bonding:** Building specific and planned bridges can enrich society by facilitating the **exchange of knowledge, skills, wisdom, experiences, and perspectives** needed to drive a rapid tooling-up of the younger generation.
 - ◆ It could also address the **issue of social isolation that ails many elderly**.
- **Investing in the silver economy:** The silver economy is a rapidly growing sector that encompasses a wide range of **goods and services**, such as **insurance, pensions and banking and investments, and travel and tourism** that are specifically targeted at older people who have adequate savings and assets.

- ♦ It opens a vast window and space for **India's start-ups** and disruptors to provide accessible, cost effective and inclusive solutions catering to the specific needs of older persons.
- **Strengthening the data system on ageing populations:** The availability of accurate and current data enables governments and organisations to tailor services and programmes to the specific needs of older individuals by aiding in identifying trends, forecasting demands, and assessing the impact of ageing on various sectors, from health care to social services.

Conclusion

- As India prepares for this demographic transition, it is imperative to focus on creating an inclusive society that values the contributions of its elderly citizens while providing them with the support and care they deserve.
- Since the 1990s, the Indian economy has grown ten times and by 2027 it is expected to become the world's third largest economy. A lot of that additional wealth will be generated by those who are working now and who will become senior citizens by 2050.
- It is precisely the right moment for India to not only focus on reaping the benefits of Demographic Dividend through its hefty youth population but to also embrace the **concept of Silver Dividend**'.

Mains Practice Question

[Q] How might the demographic transition towards an ageing population in India impact socio-economic structures and what measures could be taken to address potential concerns?

